

**DEPARTMENT OF INSURANCE**

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To: Medicare Supplement Insurance Consumers

The California Department of Insurance is pleased to present the 2004 annual Rate Guide for Medicare Supplement Insurance, which provides a comprehensive listing of Medicare Supplement Insurance rates by company, policy plan, and rating regions as required by law.

In accordance with the California Insurance Code 10192.20 as amended by Senate Bill (SB1814) in 2000, this Guide to Medicare Supplement Insurance is developed to help consumers decide the need for, and financial impact of, additional health insurance coverage for eligible seniors. The Guide also explains how this supplemental insurance is coordinated with Medicare to bolster your health insurance coverage. This Guide provides general guidance about how to recognize and report abusive sales tactics by insurance agents or companies -- an important role that you can take to prevent another senior from becoming a victim.

Below are important resources that we encourage you to consider to aid in your research about Medicare Supplement insurance:

California Department of Insurance	1-800-927-4357	<a href="http://www.insurance.ca.gov">www.insurance.ca.gov</a>
California Department of Managed Health Care	1-888-466-2219	<a href="http://www.dmhc.ca.gov">www.dmhc.ca.gov</a>
Health Insurance Counseling & Advocacy Program	1-800-434-0222	<a href="http://www.aging.state.ca.us">www.aging.state.ca.us</a>
Centers for Medicare and Medicaid Services	1-800-633-4227	<a href="http://www.cms.gov">www.cms.gov</a>

Thank you for your interest in the Department's 2004 Guide to Medicare Supplement Insurance.

**John Garamendi**  
Insurance Commissioner